

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH DAKOTA

In re: COOK, ANNE MARGARET

§ Case No. 12-40434

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§
§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on June 18, 2012. The undersigned trustee was appointed on June 18, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 1,898.76

Funds were disbursed in the following amounts:

Payments made under an interim distribution	0.00
Administrative expenses	0.00
Bank service fees	30.00
Other payments to creditors	0.00
Non-estate funds paid to 3rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ <u>1,868.76</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 05/10/2013 and the deadline for filing governmental claims was 05/10/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$474.69. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$474.69, for a total compensation of \$474.69.² In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$3.00, for total expenses of \$3.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/13/2013 By:/s/Lee Ann Pierce, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 12-40434

Trustee: (610070) Lee Ann Pierce, Trustee

Case Name: COOK, ANNE MARGARET

Filed (f) or Converted (c): 06/18/12 (f)

Period Ending: 05/13/13

§341(a) Meeting Date: 07/20/12

Claims Bar Date: 05/10/13

1 Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	HOMESTEAD COMMONLY DESCRIBED AS: TO FIRST MORTG	120,000.00	0.00	0.00	FA
2	CASH	5.00	0.00	0.00	FA
3	BANK ACCOUNTS	30.00	0.00	0.00	FA
4	HOUSEHOLD GOODS AND FURNISHINGS	1,847.00	0.00	0.00	FA
5	DEBTOR'S CLOTHING & JEWELRY	500.00	0.00	0.00	FA
6	WEDDING RING	1,200.00	0.00	0.00	FA
7	EARNED WAGES Per wage stmts	522.60	0.00	0.00	FA
8	2000 FORD MUSTANG	1,300.00	0.00	0.00	FA
9	2003 CADILLAC ESCALADE	10,250.00	0.00	0.00	FA
10	ACCRUED VACATION	824.05	0.00	0.00	FA
11	2012 FEDERAL TAX REFUND Refund \$7255.64, 170/366 = \$3370.11. Exempted \$1471.35. Owes \$1898.76.	3,370.11	1,898.76	1,898.76	FA
11	Assets Totals (Excluding unknown values)	\$139,848.76	\$1,898.76	\$1,898.76	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): August 31, 2013

Current Projected Date Of Final Report (TFR): May 13, 2013 (Actual)

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 12-40434

Trustee: Lee Ann Pierce, Trustee (610070)

Case Name: COOK, ANNE MARGARET

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**4281

Account: ****362866 - Checking Account

Period Ending: 05/13/13

Blanket Bond: \$19,324,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
02/25/13	{11}	Home Federal Bank	2012 tax refund. jh.	1124-000	1,898.76		1,898.76
02/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,888.76
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,878.76
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,868.76

ACCOUNT TOTALS	1,898.76	30.00	\$1,868.76
Less: Bank Transfers	0.00	0.00	
Subtotal	1,898.76	30.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1,898.76	\$30.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # ****362866	1,898.76	30.00	1,868.76
	\$1,898.76	\$30.00	\$1,868.76

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Claims Distribution Register

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Case: 12-40434 COOK, ANNE MARGARET

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Secured Claims:								
NOTFILED	06/18/12	100	CorTrust Bank 300 Cherapa Place, Suite 101 Sioux Falls, SD 57103 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>	0.00	0.00	0.00	0.00	0.00
			Schedule D Owner Type: Schedule D Description: First Mortgage in Homestead VALUE \$ 120,000.00					
NOTFILED	06/18/12	100	Sioux Falls Federal Credit Union P.O. Box 5735 Sioux Falls, SD 57117 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>	0.00	0.00	0.00	0.00	0.00
			Schedule D Owner Type: Schedule D Description: Lien in a 2003 Cadillac Escalade VALUE \$ 10,250.00					
NOTFILED	06/18/12	100	Zales P.O. Box 6403 Sioux Falls, SD 57117 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>	0.00	0.00	0.00	0.00	0.00
			Schedule D Owner Type: Schedule D Description: Lien in wedding ring VALUE \$ 1,200.00					
Total for Priority 100: 0% Paid				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total for Secured Claims:				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Admin Ch. 7 Claims:								
06/18/12	200	Lee Ann Pierce, Trustee P.O. Box 524 Brookings, SD 57006 <2200-00 Trustee Expenses>	3.00	3.00	0.00	3.00	3.00	3.00
06/18/12	200	Lee Ann Pierce, Trustee P.O. Box 524 Brookings, SD 57006 <2100-00 Trustee Compensation>	474.69	474.69	0.00	474.69	474.69	474.69
Total for Priority 200: 100% Paid				\$477.69	\$477.69	\$0.00	\$477.69	\$477.69
Total for Admin Ch. 7 Claims:				\$477.69	\$477.69	\$0.00	\$477.69	\$477.69

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Claims Distribution Register

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Case: 12-40434 COOK, ANNE MARGARET

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Claims Distribution Register

Page: 3

Case: 12-40434 COOK, ANNE MARGARET

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
NOTFILED	06/18/12	610	North American Title Loan 1212 E. 10th St. Sioux Falls, SD 57103 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
			Schedule F Owner Type: Schedule F Description: Deficiency after repossession of a 1998 Chevrolet Venture					
NOTFILED	06/18/12	610	Wells Fargo Card Services P.O. Box 10347 Des Moines, IA 50306 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
			Schedule F Owner Type: Schedule F Description: Credit card purchases					
NOTFILED	06/18/12	610	Sioux Falls Federal Credit Union P.O. Box 5735 Sioux Falls, SD 57117 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
			Schedule D Owner Type: Schedule D Description: Lien in a 2003 Cadillac Escalade VALUE \$ 10,250.00					
NOTFILED	06/18/12	610	Zales P.O. Box 6403 Sioux Falls, SD 57117 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
			Schedule D Owner Type: Schedule D Description: Lien in wedding ring VALUE \$ 1,200.00					
Total for Priority 610: 7.46762% Paid				\$18,628.02	\$18,628.02	\$0.00	\$18,628.02	\$1,391.07
Total for Unsecured Claims:				\$18,628.02	\$18,628.02	\$0.00	\$18,628.02	\$1,391.07
Total for Case :				\$19,105.71	\$19,105.71	\$0.00	\$19,105.71	\$1,868.76

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-40434

Case Name: COOK, ANNE MARGARET

Trustee Name: Lee Ann Pierce, Trustee

Balance on hand:	\$ 1,868.76
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Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors:	\$ 0.00
Remaining balance:	\$ 1,868.76

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Lee Ann Pierce, Trustee	474.69	0.00	474.69
Trustee, Expenses - Lee Ann Pierce, Trustee	3.00	0.00	3.00

Total to be paid for chapter 7 administration expenses:	\$ 477.69
Remaining balance:	\$ 1,391.07

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses:	\$ 0.00
Remaining balance:	\$ 1,391.07

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims:	\$ 0.00
Remaining balance:	\$ 1,391.07

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 18,628.02 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	PYOD, LLC its successors and assigns	4,817.97	0.00	359.79
2	eCAST Settlement Corp, Assignee of Capital One, N.A	4,132.48	0.00	308.60
3	Portfolio Recovery Associates, LLC	9,677.57	0.00	722.68

Total to be paid for timely general unsecured claims: \$ 1,391.07
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00

